

QHP & EP LINE UP, FOR 2020



A screenshot of the nystateofhealth website. The header includes the logo and navigation links: ABOUT, RESOURCES, FORMS, GET HELP (with a dropdown arrow), 1-855-355-5777, ESPANOL, and LANGUAGES. Below the header is a navigation bar with links for Individuals & Families, Employers, Employees, Brokers, and Navigators. The main content area features a large image of a smiling family (a woman, a man, and a child). To the right of the image is the heading "Individuals & Families" followed by a paragraph: "You and your family have many low cost, quality health insurance options available through the Individual Marketplace." Below this is another paragraph: "You can quickly compare health plan options and apply for assistance that could lower the cost of your health coverage. You may also qualify for health care coverage from Medicaid or Child Health Plus through the Marketplace. Anyone can apply here." There are four buttons: a green "GET STARTED" button, an orange "View Plans and Estimate Your Cost" button, a purple "Search by Health Plan" button, and a purple "Search by Provider or Facility" button. Below the buttons is a link: "Get help finding an insurance assister in your area." At the bottom of the page is a light green banner with three numbered steps: 1. Create an Account, 2. Tell us about yourself and your family, 3. Choose a health insurance plan.



There is no sound through your computer. You must dial-in on the telephone in order to hear the sound.



**Date: October 23, 2019
Time: 10:00am – 11:30am
Dial-In Number: 1-855-897-5763
Conference ID: 3878055**

QHP & EP LINE UP, FOR 2020



A screenshot of the nystateofhealth website. At the top is a navigation bar with the logo and links for ABOUT, RESOURCES, FORMS, GET HELP (with a dropdown arrow), 1-855-355-5777, ESPANOL, and LANGUAGES. Below this is a secondary navigation bar with links for Individuals & Families, Employers, Employees, Brokers, and Navigators. The main content area features a large image of a smiling family (a woman, a man, and a child). To the right of the image is the heading "Individuals & Families" followed by a paragraph: "You and your family have many low cost, quality health insurance options available through the Individual Marketplace." Below this is another paragraph: "You can quickly compare health plan options and apply for assistance that could lower the cost of your health coverage. You may also qualify for health care coverage from Medicaid or Child Health Plus through the Marketplace. Anyone can apply here." There are three buttons: a green "GET STARTED" button, an orange "View Plans and Estimate Your Cost" button, and a purple "Search by Health Plan" button. Below the buttons is a link: "Get help finding an insurance assistant in your area." At the bottom of the page is a light green banner with three numbered steps: "1 Create an Account.", "2 Tell us about yourself and your family.", and "3 Choose a health insurance plan."

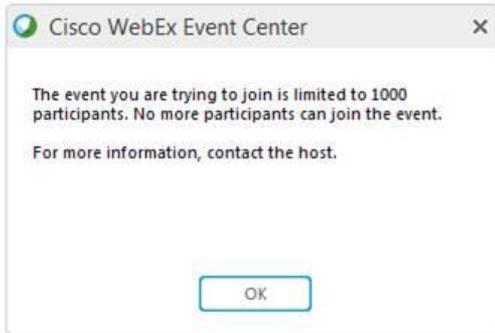


There is no sound through your computer. You must dial-in on the telephone in order to hear the sound.

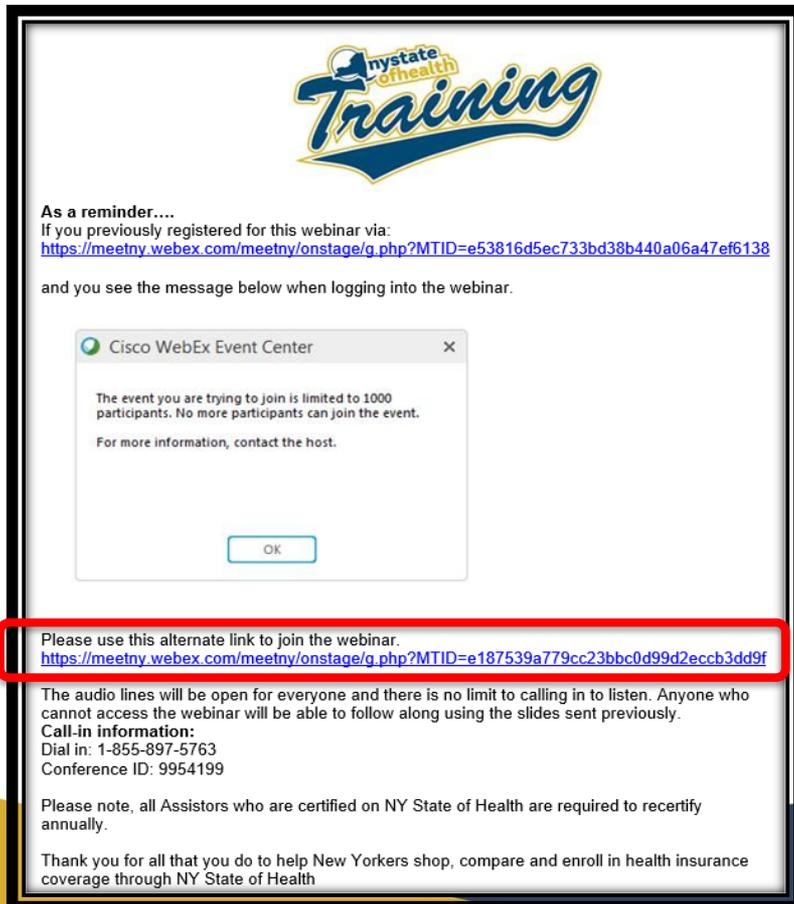


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TODAY'S WEBINAR



If you see this message when logging into the webinar...



nystateofhealth Training

As a reminder....
If you previously registered for this webinar via:
<https://meetny.webex.com/meetny/onstage/g.php?MTID=e53816d5ec733bd38b440a06a47ef6138>
and you see the message below when logging into the webinar.



Please use this alternate link to join the webinar.
<https://meetny.webex.com/meetny/onstage/g.php?MTID=e187539a779cc23bbc0d99d2eccb3dd9f>

The audio lines will be open for everyone and there is no limit to calling in to listen. Anyone who cannot access the webinar will be able to follow along using the slides sent previously.
Call-in information:
Dial in: 1-855-897-5763
Conference ID: 9954199

Please note, all Assistors who are certified on NY State of Health are required to recertify annually.

Thank you for all that you do to help New Yorkers shop, compare and enroll in health insurance coverage through NY State of Health

Please find this email:
Subject Line: **2019 Spring Training Recertification Overflow Reminder - QHP & EP Line Up, for 2020** and click on the second link in order to log in.

Dial-In Number: 1-855-897-5763
Conference ID: 3878055

TODAY'S WEBINAR (CONTINUED)

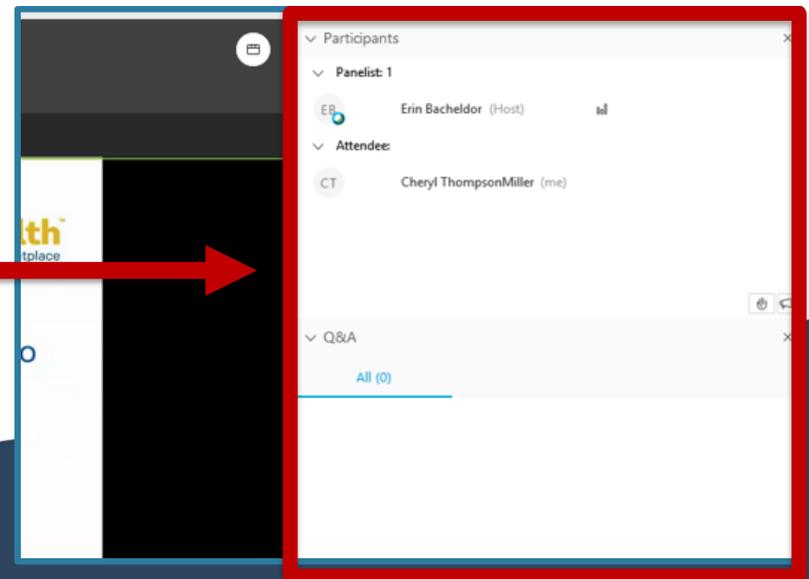
- There is no sound through your computer.
 - Dial in to listen to the audio portion of the webinar using the audio instructions on your WebEx control panel.

Dial-In Number: 1-855-897-5763
Conference ID: 3878055



- All participants will remain muted for the duration of the program.

- Questions can be submitted using the Q&A function on your WebEx control panel;
 - We will pause periodically to take questions.



TODAY'S WEBINAR (CONTINUED)

A recording of the webinar and any related materials will be available online at our Spring Training webpage at:

<https://info.nystateofhealth.ny.gov/SpringTraining>



2019 Spring Training



Session	Topic	Training Materials
1 July 31, 2019	Privacy and Security	Presentation Video Manual Identity Proofing Tool Kit Authorized Representative Designation Form Document Linking Checklist
2 August 21, 2019	What's New: New auto enrollment functionality, changes to the address fields in the Marketplace and changes regarding duplicate HX ID numbers	Presentation Video
3 September 25, 2019	What's Coming: Updated functionality for Medicaid Managed Care lock-in and changes in the process for uploading documents	Presentation Video
4 October 2, 2019	Open Enrollment, Renewals and What's New: an overview of the upcoming open enrollment period and renewal process as well as covering new information on gender identity designation and Supplemental Nutrition Assistance Program (SNAP) information for eligible consumers	Presentation Video

YOUR FEEDBACK FROM THE WEBINAR: 'OPEN ENROLLMENT, RENEWALS, AND WHAT'S NEW'

Webinar Statistics:

- 98% said the webinar increased your knowledge of the topic!
- AND... 98% said information from the webinar will allow you to better assist consumers in a safe and secure manner.



Presenter: Nick Johnston

Here's what you said:

- “The webinar was coordinated with clarity, punctuality and was very educational. The webinar gave me the knowledge and opportunity I need to be a better CAC in assisting Consumers with accuracy, and satisfying and meeting their needs.”
- “This is the second time I am unable to join the webinar due to it being full.”

TODAY'S WEBINAR



Director

Gabrielle Armenia

Director, Bureau of Child Health Plus and Marketplace
Consumer Assistance

Presenters

Rachel Jeschke

Supervisor, Plan Management, NY State of Health

Nick Johnston

Senior Healthcare Program Specialist

Panelists

Maggie Middleton

Director of Plan Management, NY State of Health

Joe Gagnon

Assistant Director of Plan Management, NY State of Health

Sonia Sekhar

Director of Policy and Evaluation, NY State of Health

AGENDA



- **Qualified Health Plans**
 - Insurers
 - Standard Products vs. Non-Standard
 - Naming
- **Essential Plan**
 - Insurers
 - Essential Plan Options
- **Small Business Marketplace**
 - Insurers
 - Naming
- **Dental Plans**
- **Resources and Tools**
 - Look Up Tool Reminders
 - Qualified Health Plan Preview Reminders
 - Improved QHP Consumer Out of Pocket Cost Estimator

NY STATE OF HEALTH IS OPEN FOR BUSINESS!

- Individual and Small Business health and dental insurer options will continue to be robust in every county of the State
- Open enrollment begins November 1, 2019 and will continue through January 31, 2020
- Our priority is to ensure that quality, affordable coverage is available

2020 QUALIFIED HEALTH PLANS



- The same 12 health insurers will offer Qualified Health Plans (QHPs) in the individual market in 2020
- Product level changes in 2020:
 - Empire BlueCross and Empire Blue Cross Blue Shield/Empire Blue Cross HealthPlus and Empire Blue Cross Blue Shield HealthPlus
 - Independent Health
 - MVP Health Plan
 - Consumers in these plans will receive a renewal notice and email reminders telling them they need to select a new plan offered by these or other insurers

2020 QHP INSURERS INDIVIDUAL MARKET



Note: When counting Insurers, BlueCross BlueShield of Western NY/BlueShield of Northeastern NY, Empire BlueCross/Empire BlueCross BlueShield, and Excellus/Univera are each counted as one.

2020 QHPs

- The number of insurer options varies by county – from two (2) to seven (7)
- Most consumers have a choice of at least four (4) insurer options



County maps of insurers offering Individual/Small Business/Dental Plans are available at:

<http://info.nystateofhealth.ny.gov/PlansMap>

STANDARD PRODUCT REFRESHER

- Every insurer must offer a Standard Product at each metal level and in every county of its Marketplace service area
- Standard products must include the Essential Health Benefits, except pediatric dental, which is optional if otherwise available
- Cost sharing (deductibles, copayments) are the same across insurers within a metal tier

2020 QHPs



STANDARD PRODUCTS IN 2020

<u>Metal Level</u>	<u>Deductible 2019</u>	<u>Deductible 2020</u>	<u>Max Out of Pocket 2019</u>	<u>Max Out of Pocket 2020</u>
Platinum	\$0	\$0	\$2,000	\$2,000
Gold	\$600	\$600	\$4,000	\$4,000
Silver	\$1,700	\$1,300	\$7,500	\$7,900
Silver (>200 -<250 FPL)	\$1,350	\$1,100	\$6,075	\$6,500
Silver (>150 -<200 FPL)	\$250	\$250	\$2,100	\$2,100
Silver (>100 -<150 FPL)	\$0	\$0	\$1,000	\$1,000
Bronze	\$4,000	\$4,425	\$7,600	\$8,150
Catastrophic	\$7,900	\$8,150	\$7,900	\$8,150

CHANGES TO STANDARD PRODUCTS

- All Standard Bronze products will include three (3) free primary care/sick visits without any co-payments or deductible
- Standard Silver and Silver CSR (200-250% FPL) products will have:
 - Lower deductibles
 - Higher co-payment for only the outpatient facility fee
 - Higher maximum out-of-pocket (MOOP)
 - Deductible levels affect most consumers, while few consumers reach their MOOP each year
- Prescription drugs are covered before the deductible for Standard Gold and Silver products
- Standard Bronze and Catastrophic products will have:
 - Higher deductibles and MOOP

NON-STANDARD PRODUCTS REFRESHER

- Insurers can offer up to three (3) non-standard products in each metal level
- Unlike standard products, non-standard products:
 - Do not have to be offered at all four metal levels
 - Must be offered at a minimum of two metal levels of the insurer's choosing, and the number of non-standard Bronze products is limited
- 11 QHP insurers offer non-standard products in 2020
- Non-standard products are available in all counties
- The most commonly offered non-standard benefits include Adult/Family Dental, Adult/Family Vision, Telemedicine, and Acupuncture

SIDE BY SIDE COMPARISON

	Standard	Non-Standard
Offering	Offered by <u>all</u> insurers	Offered by <u>most</u> insurers
Provider Network	QHP Standard Network	May be the QHP Standard Network, Tiered or Limited Network
Covered Benefits	Essential Health Benefits (EHB)	EHB plus additional benefits (e.g., adult dental, adult vision, acupuncture)
Cost-sharing	Standard across all insurers	Varies from insurer to insurer

Naming Format - Individual Market

Field Name	Values	Meaning
Product Name	To be assigned by Insurer	
Metal Tier	Bronze, Silver, Gold, Platinum, Child Only, Catastrophic	Identifies Metal Level and whether Child Only or Catastrophic Product
Standard/ Non-standard	ST or NS	Identifies Standard (ST) or Non-Standard (NS) Product
Network Coverage	INN or OON	Identifies in-network coverage (INN) or out-of-network coverage (OON)
Dental Coverage	Pediatric Dental, Adult/ Family Dental	Identifies type of dental coverage included, if any, in QHP.
Dependent Age Coverage	Dep25, Dep29	Identifies the maximum age of covered dependents
Non-Standard Details	Adult Vision, Family Dental, Family Vision, Wellness, Other	Identifies additional covered benefits
Waiting Period	WP	Indicates any waiting periods for adult dental services.

QUESTIONS?



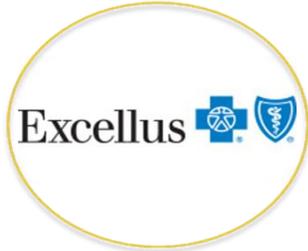
2020 ESSENTIAL PLAN



- Fifteen (15) insurers will offer EP in 2020
- Crystal Run is no longer available in 2020
- Expanded Service Area:
 - Empire BCBS HealthPlus
 - HealthFirst
- No changes to consumer eligibility or cost sharing in 2020:
 - \$0 or \$20 premium
 - No deductible
 - Only the premium for optional EP Plus Vision and Dental varies each year
- Consumers who are actively enrolled in EP 2 with Vision and Dental:
 - If a consumer fails to pay Vision and Dental premium, they will be re-enrolled in EP2 without Vision and Dental

2020 ESSENTIAL PLAN INSURERS

Standard Plans and Standard Plus Dental and Vision



Offers Essential Plan Plus Vision and Dental



Note: When counting Insurers, Excellus/Univera is counted as one.

2020 ESSENTIAL PLANS

- The number of insurer options varies by county – from two (2) to eight (8)
- Most consumers have a choice of at least four (4) insurer options

County maps of insurers offering EP available at:

<http://info.nystateofhealth.ny.gov/EssentialPlanMap>



ESSENTIAL PLAN OPTIONS



- **Consumers eligible for Essential Plan 1 (150 – 200% FPL):**
 - \$20 premium
 - Option to purchase Essential Plan 1 plus Vision and Dental for an additional premium
- **Consumers eligible for Essential Plan 2 (138 – 150% FPL):**
 - \$0 premium
 - Option to purchase Essential Plan 2 plus Vision and Dental for an additional premium
- **Consumers eligible for Essential Plan 3 and 4 (up to 138% FPL):**
 - \$0 premium
 - Additional benefits included (dental, vision, non-emergency transportation, non-prescription drugs, orthotic services, orthotic footwear)

Note: Dental benefits included in Essential Plan Plus Vision and Dental differ, and are typically more robust, than the benefits offered by stand-alone dental plans.

2020 SMALL BUSINESS MARKETPLACE



- 10 insurers will offer coverage in the Small Business Marketplace (SBM)
 - New:
 - Empire (28 counties)
 - Healthy NY offered through SBM:
 - EmblemHealth, Independent Health and MVP Health Care will offer Healthy NY
 - Consumers will have a Healthy NY option in 60 out of 62 counties
 - Small employers can for the first time benefit from both Healthy NY and federal small business tax credits
- SBM “Direct Enrollment” option makes it easier for New York’s small businesses to access the Federal Small Business Health Care Tax Credit
- There are more insurers for employers to choose from through New York’s SBM in 2020, currently these 10 insurers offer over 2,500 policies
- The number of insurer options varies by county – from two (2) to seven (7)

2020 SMALL BUSINESS MARKETPLACE INSURERS



Note: When counting Insurers, Empire BlueCross/Empire BlueCross BlueShield, and Excellus/Univera are each counted as one.

2020 INDIVIDUAL STAND ALONE DENTAL PLANS



BlueCross BlueShield
of Western New York



BlueShield of
Northeastern New York

 DELTA DENTAL



Dentcare

Empire 
BLUECROSS

An Anthem Company

Empire  
BLUECROSS BLUESHIELD

An Anthem Company

 Guardian

 healthplex.


Solstice

2020 STAND ALONE DENTAL PLANS: NEW FOR 2020



- Plan names listed on the NY State of Health website shopping tool and application will now include “WP” if there is a waiting period associated with any covered dental services

Empire BLUECROSS
An Anthem Company

Empire Dental Family Enhanced, NS, OON, Adult/Family Dental, Dep 25, WP

Price Per Month	\$23.79	Metal	High		
Maximum Out of Pocket	See Plan Brochure	Out-of-Network Coverage	Yes	Allows Health Savings Account	No
Plan Id	44113NY0440052	Persons Covered	Individual	Deductible	See Plan Brochure

Design Empire proudly serves members in its New York service area. Our Dental Prime network gives access to a wide variety of dentists and specialists locally in New York as well as across the nation. Empire Dental PPO plans do not require any referrals before visiting a dental specialist. The Dental Family Enhanced plan has a \$0 deductible for pediatric children, and a \$50 deductible for adults age 19 and older. There is a waiting period of 6 months on Adult Basic Dental Care and 12 months on Adult Major Dental Care, which may be waived for enrollees with prior dental coverage. The Enhanced plan also covers non-medically necessary (cosmetic) orthodontia for children after a 12 month waiting period and subject to a \$1,000 lifetime benefit maximum.

Click on the benefit categories below to learn more about this plan's covered benefits and services. To see a full list of the benefits and services, visit the "Summary of Benefits" link under "Plan Documents" at the bottom of this page.

+ Pediatric Dental Care		
- Adult Dental Care		
Benefit	In Network Cost Share	Description
Routine Dental Services (Adult)	No Charge after deductible	Exams, cleanings & x-rays
Major Dental Care - Adult	50.00% Coinsurance after deductible	12 Month Waiting Period. Endodontics, Periodontics, Prosthodontics and Oral Surgery
Basic Dental Care - Adult	20.00% Coinsurance after deductible	6 Month Waiting Period. Fillings and simple extractions.

2020 STAND ALONE DENTAL PLANS

Click on the benefit categories below to learn more about this plan's covered benefits and services. To see a full list of the benefits and services, visit the "Summary of Benefits" link under "Plan Documents" at the bottom of this page.

+ Pediatric Dental Care

- Adult Dental Care

Benefit	In Network Cost Share [?]	Description
Routine Dental Services (Adult)	\$48.00	X-rays, Fillings and Simple Extractions. Full mouth X-rays or panoramic X-rays at 36 month intervals and bitewing X-rays at 6 month intervals.
Major Dental Care - Adult	\$48.00	Pre-Authorization Required - Endodontics*, Periodontics, Prosthodontics and Oral Surgery. *Adult molar root canals have very limited coverage.
Basic Dental Care - Adult	\$48.00	Cleanings and Exams

+ Plan Documents [?]

Plain language display of basic vs major services

2020 SBM STAND ALONE DENTAL PLANS



NYS PROVIDER & HEALTH PLAN LOOK-UP TOOL

- An on-line tool to research provider networks and health plans
- Search by provider, including doctors and hospitals, to see which health plans they participate in
- Search by health plan, to see a list of providers that participate with that plan
- The NYS Provider & Health Plan Look-Up currently includes:

Qualified Health Plans	Health and Recovery Plans
Essential Plans	Fully Integrated Duals Advantage
Child Health Plus	Managed Long Term Care
Medicaid Managed Care	

- The tool is regularly updated using data submitted by health plans
- <https://pndslookup.health.ny.gov/>

REMINDER - QHP PLAN PREVIEW



2020 PLAN OPTIONS NOW AVAILABLE TO VIEW

Search for Plans

Plan Selection Filter
This tool lets you view health plans based on features important to you. Start by selecting your County, Plan Year and Persons Covered. Click the "Search" to update the list of available plans.

Estimate Financial Help
1.) Select the "Estimate Your Tax Credit" button.
2.) Enter the information about your County, Household Size, and Household Income, then click "Calculate".
3.) Click the "Search" button again to update the plans.

Additional Plan Selection Tools:
These tools can help determine which plans best meet your needs.

Use **Search by Provider or Facility** to find what insurance companies are accepted by your doctor, clinic, etc.

Use **Calculate Your Costs** to estimate your total annual costs. Enter your expected monthly premiums after estimating your tax credit below, then provide your annual income and expected annual medical costs.

**Search by
Provider or Facility**

**Calculate
Your Costs**

Estimate of Financial Help Disclaimer:
This is an estimate of your financial help. Your actual Advanced Premium Tax Credit will be determined at the time you apply for coverage.

Quality Ratings Data Disclaimer: Plan quality ratings and enrollee survey results are calculated by CMS using data provided by health plans in 2019. The ratings are being displayed for health plans for the 2020 plan year. Learn more about these ratings <https://info.nystateofhealth.ny.gov/QualityRatings>

Filter Options

County (Required) <input type="text" value="Kings"/>	Plan Year <input type="text" value="2020"/>	Persons Covered (Required) <input type="text" value="--Select--"/>	Overall Quality Rating ⓘ <input type="text" value="--All--"/>
Coverage Type <input type="text" value="--All--"/>	Metal Level ⓘ <input type="text" value="--All--"/>	Insurance Company <input type="text" value="--All--"/>	HIOS Plan ID <input type="text" value="--All--"/>
Estimated Financial Help <input type="button" value="Estimate Financial Help ⓘ"/> <input style="width: 50px;" type="text"/>		<input type="checkbox"/> Dependent Age 29 ⓘ <input type="checkbox"/> Out Of Network ⓘ	<input type="button" value="Reset All"/> <input type="button" value="Search"/>

QHP PLAN PREVIEW (CONT...)

Search plans for **2020**

Estimate of Financial Help Disclaimer:
This is an estimate of your financial help. Your actual Advanced Premium Tax Credit will be determined at the time you apply for coverage.

Based on your yearly household income, a Silver Plan may be best for you.

Plans display with tax credit deducted

Compare Plans ⁰

Reset Compare Plans

Page 1 of 1 ◀▶

	Insurance Company	Plan Name	Metal Level	Coverage Type	County	Persons Covered	Price Per Month	You Pay	Details
<input type="checkbox"/>	 FIDELIS CARE ★★★★★ Quality Details	Fidelis Care Silver Enhanced, Silver, NS, INN, Family Dental, Dep25, Family Vision, Free Telemedicine	Silver	Medical Plus Dental	Schenectady	Individual	\$582.64	\$179.70	View Details
<input type="checkbox"/>	 EmblemHealth ★★★★★ Quality Details	EmblemHealth Value, Silver, NS, INN, Family Dental, Dep25, Family Vision, Free PCP Visits, No Deductible Generic Drugs and Specialist Visits, Free Telemedicine, Acupuncture	Silver	Medical Plus Dental	Schenectady	Individual	\$795.33	\$392.39	View Details
<input type="checkbox"/>	 FIDELIS CARE ★★★★★ Quality Details	Fidelis Care Gold Enhanced, Gold, NS, INN, Family Dental, Dep25, Family Vision, Free Telemedicine	Gold	Medical Plus Dental	Schenectady	Individual	\$693.34	\$290.40	View Details

BENEFIT DESIGN DESCRIPTION

Plan Details

You can see information about premiums, co-pays, deductibles, covered services and quality details for each plan. To see more information, click on the plus sign before the 'Benefit' in column one or click on 'Plan Documents' at the end of the list.

[Back to Plan List](#)

[Print this Page](#)

 **EmblemHealth** EmblemHealth Value, Silver, NS, INN, Family Dental, Dep25, Family Vision, Free PCP Visits, No Deductible Generic Drugs and Specialist Visits, Free Telemedicine, Acupuncture

You Pay	\$392.39				
Price Per Month	\$795.33	Metal ⓘ	Silver	Overall Quality Rating ⓘ	★★★★☆ Quality Details
Maximum Out of Pocket ⓘ	\$5,900 / \$5900 per person \$11800 per group	Out-of-Network Coverage ⓘ	No	Allows Health Savings Account	No
Plan Id	88582NY1900001	Persons Covered	Individual	Deductible ⓘ	\$5,900 / \$5900 per person \$11800 per group

Design All plans require a written referral from your PCP before receiving Specialist care. The plans include Telemedicine, with physician consultations and dietician services. The Telemedicine benefit is free for all of the metal plans. Non-standard plans also include adult dental and vision.

QHP OUT-OF-POCKET COST ESTIMATOR

- Created in response to consumer and assistor feedback
- Compares estimated consumer premium and out-of-pocket costs in different standard and non-standard plans
- Consumers input household information and estimated annual medical costs
- Generates the estimated total cost for the year as well as the largest possible amount an individual may pay
- Disclaimer: No tool can provide an exact estimate or perfectly predict costs

QHP OUT-OF-POCKET COST ESTIMATOR



Premium & Out-of-Pocket Cost Estimator

This tool is designed to help you estimate your premium and out-of-pocket (OOP) costs for health insurance in a given year. The cost estimator will generate the estimated total cost for the year as well as the largest possible amount an individual may pay.

Disclaimer: This tool is just an estimate of your cost. Information from this tool should not be regarded as definitive or exact. No tool can provide an exact estimate or perfectly predict insurance costs. In addition, this estimate does not account for out-of-pocket costs (e.g., co-payments) after the deductible is met but before you reach your maximum out-of-pocket costs.

For instructions on how to use this tool, [click here](#).

Enter household information

Total Household Income per Year ?

Number of Members in Household ?

FPL % ?

Persons Covered ▼

Estimated Annual Medical Costs ?

Standard Plans

Non-Standard Plans

Enter your estimated monthly premiums ? after financial help from the [Search for Plans page](#)

Bronze

Silver

Gold

Platinum

\$

\$

\$

\$

QHP OUT-OF-POCKET COST ESTIMATOR

How to use the tool:

Use the Anonymous Plan Search tool to determine the consumer's estimated premium after tax credits.

<https://nystateofhealth.ny.gov/individual>

Estimate Financial Help
✕

County Kings

Number of Members in Household 1

Enter number of adults needing coverage 1

Children under Age 19 0

Are there any dependents ages 26 to 29 applying for coverage? Yes No

Total Household Income per Year \$ 30000

Calculate
Reset

Estimated Financial Help

Estimate Financial Help

420.83

Dependent Age 29

 Out Of Network

Reset All
Search

Search plans for **2020**

Estimate of Financial Help Disclaimer:

This is an estimate of your financial help. Your actual Advanced Premium Tax Credit will be determined at the time you apply for coverage.

Based on your yearly household income, a Silver Plan may be best for you.

Compare Plans
Reset Compare Plans

Page 1 of 2

Insurance Company	Plan Name	Metal Level	Coverage Type	County	Persons Covered	Price Per Month	You Pay	Details
	SilverPrime-S1, ST 3PCP Silver, INN, Pediatric Dental, Dep25, Healthy Living Rewards	Silver	Medical Plus Child Dental	Kings	Individual	\$619.46	\$198.63	View Details
	Fidelis Care Silver ST INN Pediatric Dental Dep25 Free Telemedicine	Silver	Medical Plus Child Dental	Kings	Individual	\$621.82	\$200.99	View Details

QHP OUT-OF-POCKET COST ESTIMATOR

Enter your estimated monthly premiums [Ⓢ] after financial help from the [Search for Plans page](#)

Bronze	Silver	Gold	Platinum
\$ 16.59	\$ 198.63	\$ 321.55	\$ 478.65

Estimated Annual Costs

	Bronze	Silver	Gold	Platinum
Premium [Ⓢ]	\$199.08	\$2,383.56	\$3,858.6	\$5,743.8
Deductible [Ⓢ]	\$4,425	\$1,100	\$600	\$0
Estimated Out of Pocket Costs [Ⓢ]	\$4,425	\$1,100	\$600	\$0
Estimated Total Cost [Ⓢ]	\$4,624.08	\$3,483.56	\$4,458.6	\$5,743.8
Max Out-of-Pocket Costs [Ⓢ]	\$8,150	\$6,500	\$4,000	\$2,000
Most You May Pay in a Year [Ⓢ]	\$8,349.08	\$8,883.56	\$7,858.6	\$7,743.8

Note: This estimate does not account for out-of-pocket costs (e.g., co-payments) after the deductible is met, but before you reach your maximum out-of-pocket costs.

The results above take into account additional financial assistance you may be eligible for to lower your out-of-pocket costs, like co-payments and deductibles, based on your estimated income, if you enroll in a silver product.

Estimated Annual Costs



QUESTIONS?



RECERTIFICATION PROCESS

- All Assistors who are registered or completed the in-person or online Assistor Certification training by **10/31/2019** will be required to view the recertification webinars.
- Keep track of the date you watched the live webinar or the recording.
- In November, supervisors will be emailed a Recertification Report or spreadsheet and must attest to the accuracy of each date the Assistor said they viewed the webinar.
- The webinars that are required for 2019 will be posted here:
- <https://info.nystateofhealth.ny.gov/SpringTraining>



2019 Spring Training



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4 October 2, 2019	Open Enrollment, Renewals and What's New: an overview of the upcoming open enrollment period and renewal process as well as covering new information on gender identity designation and Supplemental Nutrition Assistance Program (SNAP) information for eligible consumers	Presentation Video

THANK YOU FOR JOINING US!



- Please complete the Survey Monkey Evaluation of the Webinar:
 - QHP & EP Lineup, for 2020
- As always, watch for the video and materials to be posted to:
<http://info.nystateofhealth.ny.gov/SpringTraining>